

Practitioner's Docket No. 14981

**PATENT**

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**COMBINED DECLARATION AND POWER OF ATTORNEY**

(ORIGINAL, DESIGN, NATIONAL STAGE OF PCT, SUPPLEMENTAL, DIVISIONAL, CONTINUATION, OR C-I-P)

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As a below named inventor, I hereby declare that:

**TYPE OF DECLARATION**

This declaration is of the following type:

|   |           |
|---|-----------|
| X | Original. |
| X | Utility.  |

**INVENTORSHIP IDENTIFICATION**

My residence, post office address and citizenship are as stated below, next to my name. I believe that I am the original, first and sole inventor (*if only one name is listed below*) or an original, first and joint inventor (*if plural names are listed below*) of the subject matter that is claimed, and for which a patent is sought on the invention entitled:

**METHOD FOR MORTGAGE FRAUD PREVENTION**

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**SPECIFICATION IDENTIFICATION**

The specification of which is attached hereto.

*NOTE: The following combinations of information supplied in an oath or declaration filed on the application filing date with a specification are acceptable as minimums for identifying a specification and compliance with any one of these items below will be accepted as complying with the identification requirement of 37 CFR 1.63:*

*"(1) name of inventor(s), and reference to an attached specification which is both attached to the oath or declaration at the time of execution and submitted with the oath or declaration on filing;*

*"(2) name of inventor(s), and attorney docket number which was on the specification as filed;*

*or*

*"(3) name of inventor(s), and title which was on the specification as filed."*

## ACKNOWLEDGEMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information, which is material to patentability as defined in 37, Code of federal Regulations, §1.56,

*(also check the following items, if desired)*

☒ and which is material to the examination of this application, namely information where there is a substantial likelihood that a reasonable Examiner would consider it important in deciding whether to allow the application to issue as a patent, and

☒ in compliance with this duty, there is attached an information disclosure statement, in accordance with 37 CFR §1.98.

### **PRIORITY CLAIM** (35 U.S.C. §§119(a)-(d), (f) 172, and 365(a) and (b))

I hereby claim foreign priority benefits under Title 35, United States Code §§ 119(a)-(d) of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any such foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed.

☒ No such applications have been filed.

## POWER OF ATTORNEY

I hereby appoint the following practitioner(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

|                      |                        |
|----------------------|------------------------|
| Marshall A. Lerner - | Registration No. 24108 |
| Bradford E. Mattes - | Registration No. 36862 |
| Finn T. Simmensen -  | Registration No. 40174 |

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### SEND CORRESPONDENCE TO:

Marshall A. Lerner, Esq.  
Kleinberg & Lerner, LLP  
2049 Century Park East, Suite 1080  
Los Angeles, CA 90067

### DIRECT TELEPHONE CALLS TO:

Marshall A. Lerner  
(310) 557-1511, Ext. 3015

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## DECLARATION

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of the Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

## SIGNATURE(S)

### Full name of sole or first inventor:

|                    |                          |                       |
|--------------------|--------------------------|-----------------------|
| <u>Christopher</u> | <u>L.</u>                | <u>Cagan</u>          |
| (given name)       | (middle initial or name) | (family or last name) |

Inventor's Signature Christopher L. Cagan

Date: 11/12/2003 Country of Citizenship: United States

Residence: Los Angeles, California 90019

Post Office Address: 5601 East La Palma Avenue, Anaheim, California 92807



This declaration ends with this page.